



RURAL DEVELOPMENT, INC.

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November 17, 2021

Town of Erving

Bryan Smyth, Town Administrator

12 East Main Street

Erving, MA 01344

Bryan,

Rural Development, Incorporated (RDI), the non-profit development affiliate of the Franklin County Regional Housing and Redevelopment Authority, has reviewed the RFI for the International Paper Mill, issued by the Town of Erving on September 29, 2021. I attended the on-site briefing for this potential project. RDI sees great potential in this site but lacks the capacity to make a full response to this RFI at this time. That said, initial thoughts on the development concept follow.

RDI Development Team

RDI's development team includes Valley Housing Consultants, LLC, which is lead by Peter Graham. Peter's statement of qualifications are attached. Peter will be working closely with Alyssa LaRose, who will start as RDI's Housing Development Director on December 6, 2021. Alyssa brings over ten years of planning experience and an expertise in the Franklin County Landscape. As Executive Director of RDI, I have had the pleasure of overseeing a portfolio of affordable units since 2019. As owner, sponsor, and management agent for Sanderson Place in Sunderland, I have been intimately involved in the one-stop funding application process, the financial closing, the selection of the general contractor, and now the construction.

IP Mill Project

The project would need to be done in phases to allow of both absorption and maximum benefits of state resources.

Equal Housing Opportunity



The use of State and Federal Historic Tax Credits will be essential to make a redevelopment of the mill economically feasible. The process for securing these credits takes a number of years and any potential developer of the site will want to start this process once identified as the developer even if the property remains in town control.

Given the regions high construction costs and the relatively low median market rents, the only viable housing option would need to include a significant number of units financed through the Low-Income Housing Tax Credit (LIHTC) program.

In communities such as Erving and any cities and towns in Franklin County the program could easily be called the Work Force Housing Tax Credit as the market rents are comparable with the LIHTC rents. Don't let the name of the program define its uses. Below is an outline of the concepts we would look at in a redevelopment of the mill complex.

- Housing
 - Live workspace for young professionals
 - Affordable housing including, individuals, families, and seniors/retired
 - Condo home ownership, market and affordable.
- Commercial
 - The site lends itself well for a destination retail experience. This could include:
 - Restaurant
 - Brewery
 - Coffee shop
 - Gallery
 - The rear of the property has the greatest potential to utilize the industrial elements and structure to accommodate a commercial use. Its proximity to building 8 and the terraced outdoor space would make for an attractive destination-based eatery or venue.

While it is too early to formally establish, the mix and quantity of units could be as follows:

- 40 Affordable units in mix of 1, 2, and 3-bedroom sizes.
- A section of the property could include 20 for sale condos including a subset that could be affordable to 80% AMI and a subset that could include live workspace.
- A 3rd phase of 20 plus units could include a mix of affordable and market rental units.

Clearly significant demolition of select structure would be required to create the type of community asset we envision. Again, it's too early to define at this point however the following structures and programing uses helps describe some options.

Building	Footprint	Stories	Total Area	Program
7a	6030	1	6030	Commercial
7b	5010	1	5010	Commercial
4 (a, b, e, f)	11980		32180	common/office/amenities/ traffic flow
1/3/4 (c, d)	3060		38740	Demo
5b	2530	3	7590	Housing on 2 floors
6a	3010	3	9030	Housing on 2 floors
6b	3830	3	11490	Housing on 2 floors
6c	1970	3	5910	Housing on 2 floors
2	13210	4	52840	Housing on 3 floors
5a	8640	4	34560	Housing on 3 floors
5 (c, d, e) & 8	4510		8010	Open structure

Note the program use that includes “common space and traffic flow” is very extensive, over 30K SF. As more time is spent on design this would likely be significantly reduced and is likely to include things like inside parking, mechanical rooms, elevator locations. Additionally building area may be gutted and remain as large open interior or exterior space in a “Building as Sculpture” element noted above as “Open Structure”.

We look forward to seeing the progress with the redevelopment of the IP Mill and hope that these initial thoughts are of assistance.

Best regards,

Gina Govoni
Executive Director

Statement of Qualifications

Valley Housing Consultants LLC (VHC) is a multi-disciplinary real estate consulting firm providing financial feasibility analysis, development packaging, and project management services for housing and economic development projects. Our clients include non-profit and private developers, financial institutions, and municipalities.

VHC facilitates private investment in publicly beneficial projects by resolving complex development problems and securing incentive financing. The firm represents clients in direct negotiations with local, state and federal governments and financial institutions. We specialize in leveraging private financing by assisting clients to access public resources.

VHC provides clients with hands-on strategic technical assistance designed to assure that the client achieves the stated objective.

Peter L. Graham established VHC in 2020 after 4½ years as the President of MBL Housing and Development where he led the development of over 400 units of new production and over 300 units of preserved affordable housing. Prior to leading MBL, Peter spent 10 years with Just-A-Start Corporation in Cambridge, MA where he first served as a Project Manager followed by 8 years as Director of Real Estate Development. He was responsible for all aspects of an active development division with over \$7 million in annual development activity covering a wide range of development endeavors. Peter's experience in affordable housing includes work as a Project Manager for Keen Development Corporation (KDC) the Somerville Community Corporation and Allston Brighton CDC, during this time he was responsible for several large multifamily developments involving complex layered financing including federal tax credits. His work in the sector started with Boston Community Capital where he assisted in the underwriting of real estate loans and loan participations with local and regional banks.

**Valley Housing Consultants LLC (Peter Graham)
Representative Completed Development Projects – 2021**

Name and Location: **Monument Sq. Early Childhood Center, North Adams, MA**
Type: Addition and Renovation
Size: 25,193 Square foot School building
Financing subsidy: State Department of Education-EEOST Grant, Fundraising
Lender / Agency: CEDAC, USDA, Adams Community Bank
Role: Development Consultant

Name and Location: **Belchertown Day School, Belchertown, MA**
Type: New Construction
Size: 8,800 Square foot Day School
Financing subsidy: State Department of Education-EEOST Grant, Fundraising
Lender / Agency: CEDAC, USDA, BlueHub Capital
Role: Development Consultant

Name and Location: **Bentley Apartments, Great Barrington, MA**
Type: New Construction – In Construction
Size: 45 Family apartments
Financing subsidy: LIHTC, HIF, HSF, AHTF, CPA
Lender / Agency: TD Bank/ Berkshire Bank/ DHCD, CEDAC
Role: Development Consultant

Name and Location: **Katie Doherty Veteran’s Village, Pittsfield**
Type: New Construction
Size: 14 apartments
Financing subsidy: National HTF, HSF, HIF, Soldier On Foundation
Lender / Agency: Berkshire Bank, DHCD, CEDAC
Role: Development Consultant

Name and Location: **MacArthur Terrace, Chicopee, MA**
Type: Risk of Loss to Market Conversion
Size: 222 Elderly & Family apartments
Financing subsidy: LIHTC, AHTF, HSF, Chicopee HOME
Lender / Agency: TD Bank/MHIC/DHCD
Role: Development Consultant

Name and Location: **Bostwick Gardens, Great Barrington, MA**
Type: Rehabilitation / New Construction
Size: 60 Elderly Apartments
Financing subsidy: LIHTC, HSF, AHTF
Lender / Agency: Boston Financial/Blue Hub Capital/DHCD
Role: Development Consultant

Name and Location: **Chestnut Crossing Apartments, Springfield, MA**
Type: Substantial Rehabilitation
Size: 101 units
Financing subsidy: LIHTC, HIF, HSF, AHTF, CATNHP
Lender / Agency: TB Bank, CEDAC
Role: Development Consultant

Name and Location: **Moseley Apartments, Westfield, MA**
Type: Substantial / Historic Rehabilitation
Size: 23 family apartments
Financing subsidy: LIHTC, Historic Tax Credits, HIF, AHTF, CPA, Westfield HOME
Lender / Agency: Life Initiative, CEDAC
Role: Development Consultant

Name and Location: **Northampton Lumber Yard, Northampton, MA**
Type: New Construction, Family apartments
Size: 55 apartments
Financing subsidy: LIHTC, AHTF, CATNHP / TOD, CBH, HSF
Lender / Agency: TD Bank, CEDAC
Role: Development Consultant

Name and Location: **Gordon H. Mansfield Veterans Village, Agawam, MA**
Type: Substantial Rehabilitation
Size: 54 apartments
Financing subsidy: LIHTC, HTC, HOME, AHTF, HIF
Lender / Agency: Citizen's Bank, CEDAC
Role: Development Consultant

Name and Location: **Chapin School Veterans Housing, Chicopee, MA**
Type: Substantial Rehabilitation
Size: 43 apartments
Financing subsidy: LIHTC, FHLB/AHP, HTC, HOME
Lender / Agency: Peoples Bank
Role: Development Consultant



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RDI Multifamily and Mixed-Use Development Projects

RDI actively uses housing development and historic restoration as critical components of creating and maintaining vital communities. Since 2001, RDI has played a variety of roles in redeveloping historic properties to create safe, affordable rental housing and commercial space in the downtowns of the three largest communities of Franklin County – Greenfield, Montague and Orange, as well as in the rural town of Ashfield.

Crocker Bank Building and Cutlery Apartments

The Crocker Bank Building and the Cutlery Block apartments were RDI's first affordable rental housing and mixed-use development. The project, completed in 2001, restored two historic properties in the Town of Montague. Forty-eight (48) one- and two-bedroom apartments and 3 first floor commercial spaces were redeveloped in the downtown village of Turners Falls. The project was part of an overall effort to revitalize the downtown area and complements other efforts undertaken by the Town of Montague.

The Crocker Bank Building, an anchor property in the Turners Falls National Register Historic District, was gutted in a tragic fire with loss of life in 1997. Faced with the unacceptable prospect of having to tear the building down, the Town of Montague approached RDI and Historic Massachusetts, Inc. for assistance. HMI obtained an Historic Preservation Project grant to stabilize the building and held it until RDI was able to put together the financing package. In order to make the numbers work, RDI combined reconstruction of the Crocker building with the restoration of a nearby block of attached brick row houses once used for housing by the employees of the Russell Cutlery factory – the *Cutlery Block Apartments*. Built in the mid-1800s and long neglected by a series of absentee owners, more than half the apartments were uninhabitable and drug activity was a major problem.

Funding for the \$7 million project included loans and grants from the Massachusetts Equity Fund, Property and Casualty Initiative, Massachusetts Housing Investment Corporation, Massachusetts Historic Preservation Project Funds, Massachusetts Housing Partnership, the Community Economic Development Corporation, the Housing Stabilization Fund Program, Historic Massachusetts Inc., Western MA Electric Company, Berkshire Gas Company, the Town of Montague, RDI and other sources. The gap in financing was covered by equity generated through the syndication of low income housing tax credits from the Department of Housing & Community Development and historic tax credits.

Following a 12-month restoration, the project was selected by the Massachusetts Historic Commission for a 2002 Historic Preservation award and was recognized by the Boston Globe as the first historic buildings in Massachusetts renovated to meet Energy Star standards. Both buildings are listed on the National Register of Historic Buildings. Rents in the project are discounted to be affordable to tenants whose income is at or below 60% of the area median income for Franklin County.

Moltenbrey Building

The Moltenbrey Building, located at the central intersection in downtown Turners Falls, is a 3-story brick building constructed in 1877. For many years, it has provided the only dedicated sober rental housing in Franklin County. RDI acquired the property in 2001 in an attempt to stop the deterioration of the building at the hands of a non-responsive absentee owner. Due to the deteriorated condition of the building, tenants were relocated by RDI with financial assistance in 2003.

Construction on the project began in July 2004 and the first tenants moved in 12 months later. The renovation included replacement of all major systems (electrical, plumbing, heating, fire prevention), installation of an elevator and accessibility modifications throughout the building, including first floor commercial spaces. In the two upper floors, 26 “enhanced” SRO apartments were created, each with its own kitchenette and full bathroom. Two units are fully accessible and barrier-free. The second floor includes a spacious common kitchen and meeting room. On the first floor, four commercial spaces were renovated. Asbestos and lead were removed and the historic features of the building were carefully preserved.

The renovated Moltenbrey apartments provide housing for persons committed to sober living and recovery from alcohol and substance abuse. Professional behavioral health professional under separate contract with the Commonwealth of Massachusetts provide recovery services and group activities. Housing is made extremely affordable through the use of project-based Section 8 subsidies managed by the Franklin County Regional Housing and Redevelopment Authority. Tenants in good standing who complete a year of residency and comply with their recovery plans are eligible to receive mobile Section 8 Housing Choice Vouchers.

The total development cost of the Moltenbrey project was more than \$3.5 million. Funding sources included Greenfield Cooperative Bank, CEDAC, HOME, Western MA Electric Company, Berkshire Gas Company, LIHTC and historic tax credits.

Orange Recovery House

In 2000, Judge Thomas Merrigan, First Justice of the Orange District Court, approached RDI with the idea of creating a recovery house for men in Orange. RDI assembled a local project team to make Judge Merrigan’s dream a reality. The team, comprised of staff from RDI, Beacon Programs of the Franklin Medical Center, the state representative from Orange, the Bureau of Substance Abuse Services of the MA Department of Public Health, and Franklin County Drug Court, garnered community support for the project. Their efforts started with the Orange Chief of Police, who was quickly convinced of the need for community-based services in his town.

In June 2001, RDI acquired a two-story Victorian home in downtown Orange for the future recovery house. Construction on the project began in October of 2005 and the building was ready for occupancy on July 1, 2006.

The project was made possible by a predevelopment loan from CEDAC and a \$50,000 grant from Mass Housing's Center for Community Recovery Innovations. The total project cost of \$1.25 million was funded by the Affordable Housing Trust Fund and Housing Stabilization Funds.

Ashfield House

The Ashfield House, an 18-unit historic structure on Main Street in the western Franklin County "hilltown" of Ashfield, was purchased by RDI in December 2004 after many years of negotiating with the seller whose family had owned the property for three generations. She was determined to keep the building as affordable housing in a community where housing prices have steadily risen beyond what local residents could afford. With predevelopment and acquisition loans from CEDAC, RDI was able to prepare for and submit a Massachusetts "One Stop" application for funds to acquire and renovate the building, while maintaining full occupancy. Using a combination of public and private loans totaling \$1,770,550 construction began in February 2006 and was completed a year later. The scope of the project included primarily life safety, structural, environmental and cosmetic improvements. Lenders include the Affordable Housing Trust Fund, DHCD's Housing Stabilization Fund and the Greenfield Cooperative Bank.

Prospect & Grove Apartments

In 2003, the Massachusetts Community Economic Development Assistance Corporation (CEDAC) requested that RDI acquire and renovate two properties in Orange that had been renovated in 1993 by a local community development corporation using Housing Development Support Program funds from the Town of Orange, a conventional mortgage from the Athol Savings Bank and Housing Innovations Funds (HIF) serviced by CEDAC. The project was out of compliance with the terms of all 3 loans. CEDAC offered to commit additional HIF funds to take out the Athol Savings Bank and renovate the properties, but would not forgive the original HIF loan; the two loans would be rolled into one new loan.

The two 3-unit properties were poorly maintained, in part because the nonprofit owner had been using rent to pay the operating expenses of their organization instead of investing in the properties. In addition, the units were being rented to families without regard to income, real estate taxes were in arrears for many years, and a ground floor unit in the Prospect Street property had serious water damage. Each of these conditions was named in the CEDAC loan documents as potential foreclosure triggers.

Due to complex issues that made it difficult for the property owner to transfer title, the lenders pursued foreclosure as the most efficient path to conveying the property to RDI. While the process was pending, RDI assumed management of the property at the request of CEDAC. RDI advanced \$12,000 of its own funds to clear the outstanding property and water/sewer taxes. In April 2007, RDI purchased the property at the foreclosure auction, assuming the notes from HIF, and the Athol Savings Bank.

RDI formed a limited liability company, with RDI as the sole member, to own the properties. The Town of Orange (the "Senior Lender") consented to the new CEDAC loan to P&G, LLC. Upon closing with CEDAC for a new HIF loan, P&G, LLC paid off the Athol Savings Bank note in its entirety, renovated

the properties, and obtained Section 8 project-based vouchers from the Franklin County Regional Housing & Redevelopment Authority to make the units on Prospect Street affordable. P&G, LLC executed a Management Agreement with the FCRHRA for maintenance and management of the two properties.

Greenfield Upper Story Redevelopment

In 2009, the Massachusetts Housing Investment Corporation (MHIC) invited RDI to provide requisition and accounting services to major private redevelopment project in Greenfield involving eight historic properties and five building owners. The projects, which are funded with New Markets Tax Credits, state and federal historic credits, conventional loans and owner equity, are expected to be a catalyst for significant revitalization of downtown Greenfield. The first three projects closed at the end of 2009 and are expected to be complete by the summer of 2010. RDI also served as the non-profit pass through for the state historic credits for these projects.

Orange Teen House

In 2013, Dial Self, a regional non-profit focused on the needs of homeless youth, in concert with the Massachusetts Community Economic Development Assistance Corporation (CEDAC), approached RDI with an active project, in search of RDI's support and technical assistance to bring the project to fruition. RDI then engaged as the sponsor and developer for the pre-development, construction and close-out phases of the Orange Teen Housing, Inc. project, (Owner). Using a combination of public and private loans totaling \$2,215,092, construction was completed in September 2015. Orange Teen House is located in downtown Orange and offers ten subsidized apartments for youth (18-24) who are homeless or at risk of homelessness at the time of application and willing to participate in contracted supportive services provide by Dial Self. Eight units are subsidized through the Project Based Housing Choice Voucher Program, two units through the Massachusetts Rental Voucher Program.

Wisdom Way Solar Village

In 2012, through RDI's Home Ownership Program, and with the help of many partners, built a village of twenty Near Zero Net Energy Condominiums in Greenfield, MA. This is a mixed ability development includes sixteen units that are restricted to owners at low and moderate incomes, two units were sold to market owners, and two units were retained as affordable rental units. Construction for the development of all twenty units was approximately \$6,330,000. RDI received approximately \$270,000 in funding from the Massachusetts Community Based Housing (CBH) Program to build two homes within the village that are fully handicapped accessible to people with physical disabilities. The two CBH units are managed by FCRHRA.

Gina Govoni

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PROFILE

- Mission-driven professional with twenty years of progressive leadership experience managing and positioning community development programs for growth and expansion.
- Skilled in building and managing collaborative partnerships with business professionals, community development professionals, local officials, elected representatives and volunteers.
- Highly skilled at leading staff and colleagues through periods of programmatic and organizational transition and growth.

EDUCATION

Brandeis University, The Heller School for Social Policy and Management (2003)

- MBA, Specializing in Non-Profit Management

University of Massachusetts at Amherst (1998)

- BA, Majors: Women's Studies and Sociology
- Recipient, Senior Leadership Award, for demonstrating leadership in community service

Additional Coursework Completed:

- Mortgage Lending Certification, Neighborworks America Homeownership and Full Cycle Lending (February 2018)
- Homeownership Counseling Certification for Program Managers and Executive Directors, Neighborworks Training Institute (2015)
- Real Estate Finance and Investment Fundamentals, Harvard Extension School (2006)

EXPERIENCE

Franklin County Regional Housing & Regional Development Authority (HRA), Turners Falls, MA (July 2019-) Executive Director

Oversight of 264 units of residential property, including units owned and some which are managed through third-party agreements. I also oversee Rural Development Incorporated, a non-profit subsidiary of HRA that develops private affordable housing units. Additionally, I oversee the administration of housing vouchers, counseling and education services and CDBG programs throughout the county and North Quabbin region.

Way Finders, f/k/a HAPHousing, Springfield, MA, (April 2015 – July 2019)

Senior Vice President, Homeownership and Financial Education Services

Way Finders is a regional housing and community development serving western Massachusetts. Way Finders is a Neighborworks (NWA) chartered member and the Homeownership and Financial Education line of business has achieved the Full Cycle Lending status. I oversee financial education, homebuyer education, foreclosure intervention, and home ownership services.

- Project lead for NWA's Sustainable Business Program, which has led to the organization's implementation of Salesforce and a customer-facing triage tool.
- Sustained 200 graduates annually from the Financial Education workshop since 2016.
- Doubled the conversion rate of First Time Homebuyer workshop graduates who purchased homes from 17% to 35% between 2016 and 2018.
- Oversight of publicly-funded lending programs for low and moderate income homeowners resulting in over \$1 million in community investment annually.

South Middlesex Opportunity Council (SMOC), Framingham, MA, (May 2014 – March 2015)
Family Services Division Director

SMOC is a regional community action agency where I oversaw emergency shelter and housing search services for families who are homeless, financial assistance programs for families facing imminent homelessness and educational programming and case management services promoting family self-sufficiency.

- Direct supervision of 4 subordinate directors; indirect supervision of 7 additional managers and an overall staff of approximately 60 FTE's.
- Administration of a 188 units of family shelter housing including 129 units of scattered site apartments and 5 congregate shelters.
- Oversight of a housing search and stabilization team serving nearly 200 families in transition.
- Management of a housing consumer education center (HCEC) that administers homelessness prevention funds, foreclosure intervention counseling as well as education for first time homebuyers.

Key Accomplishments:

- Eliminated backlog of over 20 offline scattered site shelter units to contractually comply with a 24 hour unit turnover mandate.
- Strengthened the structure of the maintenance team and the communication process between maintenance and the scattered site and congregate shelter programs.
- Established weekly, monthly and quarterly reports that measured the division's performance against contractual and agency driven goals.
- Restructured the department to focus on the goal of exiting more families into permanent housing.

Massachusetts Housing Partnership (MHP), Boston, MA, Homeownership Director (2003 - April 2014)

MHP is an innovative quasi-public agency focused on increasing affordable housing in the commonwealth. I directed MHP's homeownership department, which has served over 17,000 low-income homebuyers, leveraging over \$2.8 billion in discounted private mortgage financing.

- Directed the Soft Second Loan Program, a mortgage subsidy program that operates with one subordinate manager, four direct staff, and contractual partnerships with approximately fifty partner lenders and working relationships with nearly sixty homebuyer counseling agencies.
- Oversaw the approval, distribution and recapture of between \$4- \$9 million in mortgage subsidies and loan loss reserves annually.
- Successfully lead product redevelopment with three primary objectives- meeting changing mortgage lending regulations, aligning with secondary market standards and maintaining the market position and performance of the Soft Second program.
- Facilitated product trainings for lenders and community groups; developed and facilitated specialized presentations for various trade group forums.
- Managed the design and implementation of a unique counseling program for multifamily purchasers.
- Developed and managed customized programs using employer-based assistance, federal neighborhood stabilization funds, and Section 8 for homeownership vouchers.
- Managed procurement and selection processes for software consultants, research consultants, marketing consultants and direct service providers. Negotiated contracts; provided project management and developed management tools for projects and multi-year service contracts.
- Reduced loan processing and servicing times by implementing web-based technology and cross-training staff on key aspects of loan processing and servicing.

Family Services of Western Pennsylvania, Ways to Work Program Liaison, Pittsburgh, PA (2000-2002)

Ways to Work was a pilot initiative developed by a regional group of government and non-profit professionals aiming to smooth the transition from welfare to full employment.

- Implemented and managed pilot auto loan program for low-income families in a rural three county area. Aided in program expansion to a fourth county.
- Recruited four participating lenders and managed working relationships.
- Counseled applicants and borrowers on budgeting and credit repair and originated the first thirty loans in partnership with the banks.
- Provided delinquency intervention counseling.

CIVIC INVOLVEMENT AND COMMUNITY SERVICE

Commissioner, Natick Housing Authority (NHA) - Served as the Governor's Appointee on Board of Directors (volunteer position), Term: January 2009- January 2013.

- Served as Chair of the Board from January 2010 to term end.
- Drove the implementation of organizational reforms including written evaluations for employees, monthly vacancy reports and the Authority's first strategic plan.
- Improved financial position from insolvency in mid-2011 to a surplus in December 2012.
- Negotiated a memorandum of understanding with the tenants' organization that resulted in improved tenant-staff communication and regular involvement during board meetings.
- Paved the way for a working relationship with state officials and other Town officials resulting in increased operating subsidy, capital grant funding and resource sharing.

Member, Mortgage Lending Committee, Massachusetts Community and Banking Council, 2003 - present.

- Active participant in this statewide mortgage lending roundtable where I was charged with presenting default statistics and industry comparisons for the MHP SoftSecond Program.
- Served as the community co-chair from 2013-2014.

Selection Committee Member, CHAPA's Massachusetts Homeownership Collaborative, 2004 – 2014.

- Serving as an elected member of the ten-member committee charged with evaluating the ethics, curriculum and conduct of homebuyer education agencies for certification.
- Duties include application review and the on-site monitoring of pre-purchase classes.
- Key participant in the development of standards and implementation of online education.